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**AFFIDAVIT OF FACTS**

**STATE OF CALIFORNIA**      )  
                                    ) sv.: **AFFIDAVIT**  
**COUNTY OF LOS ANGELES**    )

**RE: David and Patricia Morgensen**

I, MICHAEL CARRIGAN, a citizen of the United States and the State of California over the age of 21 years, and declare as follows, under penalty of perjury that the facts stated herein are true, correct and complete. The undersigned believes them to be true and admissible as evidence in a court of law, and if called upon as a witness, will testify as stated herein:

1. That I am a subscriber of the Bloomberg Professional Service, certified and licensed to use such service. I have completed the required training and engaged in continuing education with Bloomberg – both online and at Bloomberg live training events, to stay abreast with Bloomberg's latest progress and developments. I have the requisite knowledge and the trained ability to navigate and perform effective searches on the Bloomberg terminal.
2. I am a Certified Mortgage Securitization Auditor and my qualifications, expertise and experience provide me with the background necessary to certify the audit services and to be qualified as an expert in this field. I have produced approximately two thousand seven hundred Securitized Analysis Reports in residential real estate mortgage investigation in 46 states, the District of Columbia and Puerto Rico, have testified as an expert witness, and have trained auditors in California, Florida, Georgia, Nevada, New York, New Jersey and Virginia and via the Internet in webinar format. I have a Bachelor's degree with a concentration in Accounting in Business Administration from California State University, Fullerton; a Master's in Business Administration from the UCLA Anderson School of Management; and have had formal training and career experience in accounting; financial reporting; internal control; SEC reporting; financial planning and analysis; financial forecasting; initial public and secondary offerings; corporate tax; corporate finance; investment management; equity, fixed income and derivative securities; credit analysis; asset valuation; ethics; investment advisory services including Series 7 and 66 licensing; real estate investment; real estate finance; real estate principles; redevelopment; government accounting; and procurement.
3. I have the trained skills and qualifications to navigate and perform searches on the Bloomberg terminal in regards to the automated tracking and determination of mortgage and loan related documents and information.
4. The contents of this report are factual, but it is provided for information purposes only and is not to be construed as "legal advice."<sup>1</sup>

<sup>1</sup>The client has been strongly advised to seek legal consultation from a competent legal professional in connection with the contents of this report and how to properly use it.

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5. On March 20, 2015, I researched the Bloomberg online Database at the request of DAVID AND PATRICIA MORGENSEN whose property address is 375 Woodland Drive, Scotts Valley, CA 95066.
6. Based on the information I was provided, DAVID AND PATRICIA MORGENSEN signed a Promissory Note in favor of Downey Savings and Loan Association, FA on March 15, 2005.
7. Note was identified in the DSLA MORTGAGE LOAN TRUST 2005-AR3 with the Master Servicer being DOWNEY SAVINGS AND LOAN ASSOCIATION, FA; the Sponsor / Seller being GREENWICH CAPITAL FINANCIAL PRODUCTS, INC. and the Depositor being GREENWICH CAPITAL ACCEPTANCE, INC.
8. The basis of the identification of Loan in DSLA MORTGAGE LOAN TRUST 2005-AR3 was made from the following factors/information that exactly correspond with DAVID AND PATRICIA MORGENSEN loan documents provided: Loan Number: 9041495243; Original Amount: \$770,000.00; Origination Date: March 15, 2005; Location of Property: CA; Property Type: Single Family Residence; Occupancy: Owner Occupied; Zip Code: 95066; Type Loan: Conventional 40 Year Adjustable Rate Loan.
9. DAVID AND PATRICIA MORGENSEN Note was split-apart or fractionalized, as separate accounting entries and deposited separately into Classes. Each Class is insured up to 30 times the face value of each Note therein, which is permissible under the Federal Reserve System.
10. Pursuant to my extensive research, I have found the Loan in seventeen (17) Classes of the DSLA MORTGAGE LOAN TRUST 2005-AR3. These classes represent the sections that the DSLA MORTGAGE LOAN TRUST 2005-AR3 are divided into. Individuals invest in these Classes based on their desired maturities, yield, credit rating and other factors. The DSLA MORTGAGE LOAN TRUST 2005-AR3 pays interest, usually monthly, to investors and principal payments are paid out in the order of the maturity and as specified in trust agreements.

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11. Below are the classes the DSLA MORTGAGE LOAN TRUST 2005-AR3 has been divided into and their CUSIP number which is a nine (9) character alphanumeric code identifying any North American security for the purpose of facilitating clearing and settlement of trades.

Structure, Menu > DSLA 2005-AR3 2A1A Mtge > VAC >

VAC

95 Options > View All Classes

DSLA 2005-AR3 DSLA MORTGAGE LOAN TRUST

Template	Agency	Orig(000)	CPI	DMR	Factor	CUSIP	Tranche Description	Group
1 - 1A		193,486	0.417	1.24	0.1519	233320918	F1L, STEP, SSNR	Group 1 Loans
1 - 2A1A		247,824	0.417	4.25	0.1805	233320005	F1L, STEP, AFC, SSNR	Group 2 Loans
1 - 2A1B		103,260	0.417	4.25	0.1805	233320003	F1L, STEP, AFC, SSNS, SSUP	Group 2 Loans
1 - 2A1C		61,957	0.497	4.25	0.1100	233320001	F1L, STEP, AFC, SSUP	Group 2 Loans
1 - 2A2		43,721	0.497	4.25	0.0846	233320009	F1L, STEP, AFC, SSUP	Group 2 Loans
1 - P1-X1		850,248	1.250	0.00	0.0000	233320007	10, CSTR, NIL	All Collateral
1 - X2		950,000	2.514	0.00	0.1411	233320005	10, CSTR, NIL	All Collateral
1 - P0		0	0.000	0.00	3115.4760	233320039	P0, CPI	All Collateral
1 - P0-AR		0	5.546	0.00	0.0000	233320013	R, CSTR	All Collateral
10 - P1-B1		65,127	0.885	7.09	0.0000	233320007	SUB, F1L, STEP	All Collateral
10 - P1-B2		12,325	1.296	7.09	0.0000	233320024	SUB, F1L, STEP	All Collateral
10 - P1-B3		6,750	2.197	7.09	0.0000	233320028	SUB, F1L, STEP	All Collateral
10 - P1-B4		1,900	2.197	7.09	0.0000	233320046	SUB, F1L, STEP	All Collateral
10 - P1-B5		5,200	2.306	0.00	0.0000	233320044	SUB, F1L, STEP	All Collateral
10 - P1-B6		5,225	2.309	0.00	0.0000	233320032	SUB, F1L, STEP	All Collateral
10 - P1-B7		3,224	4.780	0.00	0.0000	233320010	SUB, F1L, STEP	All Collateral
10 - C		0	0.000	0.00	BCC00VD18	SUB	All Collateral	
10 - Y		0	0.000	0.00	BCC00VD36	SUB	All Collateral	

12. There are a total of seventeen (17) classes in the DSLA MORTGAGE LOAN TRUST 2005-AR3.

13. The loan is in seventeen (17) classes. Nine classes (2) classes out of the seventeen (17) have been paid (Pd). The loan is in the all collateral group and group 2.

By:

  
 Michael Carrigan  
 Certified Mortgage Securitization Auditor / Bloomberg Specialist

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## **CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT**

**CIVIL CODE § 1189**

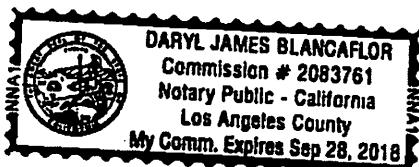
**A Notary public or other completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.**

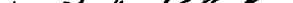
On 3/27, 2015 before me, Daryl Blanchard  
(Notary Public)

personally appeared **Michael Carrigan**, who proved to me on the basis of satisfactory evidence to be the man whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



Signature  (Seal)

My commission Expires 09/28/18